

Information to identify the case:			
Debtor 1:	Beverly Wilson		
	First Name	Middle Name	Last Name
Debtor 2:			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	District of New Jersey		
Case number:	19-12772-CMG		
	Social Security number or ITIN: xxx-xx-1011		
	EIN: --_-----		
	Social Security number or ITIN: -----		
	EIN: --_-----		
	Date case filed for chapter: 7 2/11/19		

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Beverly Wilson	
2. All other names used in the last 8 years		
3. Address	25 Saint Johns Dr Freehold, NJ 07728-8869	
4. Debtor's attorney Name and address	Edward Hanratty Edward Hanratty 1 West Main St. Freehold, NJ 07728	Contact phone 732-333-0681
5. Bankruptcy trustee Name and address	Barry R. Sharer Sharer Petree Brotz & Snyder 1103 Laurel Oak Road Suite 105B Voorhees, NJ 08043	Contact phone 856-282-0998

For more information, see page 2 >

Debtor **Beverly Wilson**Case number **19-12772-CMG**

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov . (800) 676-6856	402 East State Street Trenton, NJ 08608 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 609-858-9333 Date: 2/12/19
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so. All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.	March 18, 2019 at 09:30 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: Clarkson S. Fisher Federal Courthouse, 402 East State Street, Room 129, Trenton, NJ 08608-1507
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: Filing deadline: 5/17/19 You must file a complaint: <ul style="list-style-type: none"> if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none"> if you assert that the discharge should be denied under § 727(a)(8) or (9). WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS. Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	

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12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.

Certificate of Notice Page 4 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Beverly Wilson
 Debtor

Case No. 19-12772-CMG
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 309A

Page 1 of 1
 Total Noticed: 17

Date Rcvd: Feb 12, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 14, 2019.

db	Beverly Wilson, 25 Saint Johns Dr, Freehold, NJ 07728-8869
tr	+Barry R. Sharer, Sharer Petree Brotz & Snyder, 1103 Laurel Oak Road, Suite 105B, Voorhees, NJ 08043-4376
518020555	American Legal Counsels, 1 Gateway Ctr Ste 2600, Newark, NJ 07102-5323
518020557	Carrington Mortgage Services, PO Box 5001, Westfield, IN 46074-5001
518020558	Convergent Healthcare Recoveries, 124 SW Adams St Ste 215, Peoria, IL 61602-2321
518020562	+Jersey Shore University, 1945 State Route 33, Neptune, NJ 07753-4896
518020564	Simon Agency Inc, PO Box 5026, Syracuse, NY 13220-5026
518020565	Specialized Loan Servicing, 8742 Lucent Blvd Ste 300, Highlands Ranch, CO 80129-2386

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty	E-mail/Text: thanratty@tomeslawfirm.com Feb 12 2019 21:01:24	Edward Hanratty,
	Edward Hanratty, 1 West Main St., Freehold, NJ 07728	
smg	E-mail/Text: usanj.njbankr@usdoj.gov Feb 12 2019 21:01:39	U.S. Attorney, 970 Broad St.,
	Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534	
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Feb 12 2019 21:01:38	United States Trustee,
	Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235	
518020556	EDI: CAPITALONE.COM Feb 13 2019 02:03:00	Capital One, PO Box 71083,
	Charlotte, NC 28272-1083	
518020559	+EDI: CONVERGENT.COM Feb 13 2019 02:03:00	Convergent Outsourcing Inc, 800 SW 39th St,
	Renton, WA 98057-4927	
518020560	EDI: RCSFNBMARIN.COM Feb 13 2019 02:03:00	Credit One Bank, PO Box 98873,
	Las Vegas, NV 89193-8873	
518020561	EDI: IRS.COM Feb 13 2019 02:03:00	Internal Revenue Service,
	Centralized Insolvency Operation,, 2970 Market St, Philadelphia, PA 19104-5002	
518020563	EDI: MID8.COM Feb 13 2019 02:03:00	Midland Funding LLC, PO Box 939069,
	San Diego, CA 92193-9069	
518020566	EDI: VERIZONCOMB.COM Feb 13 2019 02:03:00	Verizon Wireless, PO Box 650051,
	Dallas, TX 75265-0051	

TOTAL: 9

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 14, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 12, 2019 at the address(es) listed below:

NONE.

TOTAL: 0